

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Dale L Houck
 Angela G Houck
 Debtors

Case No. 10-23407-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Jul 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2016.

db/jdb smg +Dale L Houck, Angela G Houck, 102 N Walnut Street, Birdsboro, PA 19508-2006
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 12265041 +Account Management Services - CTV, Accounts Recovery Bureau Inc., P O Box 6768, Wyomissing, PA 19610-0768
 12301472 Berks County Tax Claim Bureau, 633 Court Street, 2nd Fl, Svc Ctr, Reading, PA 19601
 12260921 +Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242
 12355059 +PNC Mortgage,, a division of PNC Bank,, National Association, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421
 12224189 +Pottstown Medical Specialists, 1591 Medical Drive, Pottstown, PA 19464-3287
 12346989 +Pottstown Memorial Medical Center, c/o PASI, PO Box 188, Brentwood, TN 37024-0188
 12464123 +Stephen J. Ross, Esq., Ross & Schnarrs, P.C., 152 E. High St., Suite 100, Pottstown, PA 19464-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Jul 23 2016 01:27:13 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 23 2016 01:26:38 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 23 2016 01:27:21 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12718827 EDI: PRA.COM Jul 23 2016 01:13:00 Portfolio Recovery Associates, LLC, POB 41067, NORFOLK, VA 23541
 13017954 +EDI: OPHSUBSID.COM Jul 23 2016 01:13:00 Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 12319677 EDI: ECAST.COM Jul 23 2016 01:13:00 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
 FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
 JOSEPH L QUINN on behalf of Joint Debtor Angela G Houck CourtNotices@sjr-law.com
 JOSEPH L QUINN on behalf of Debtor Dale L Houck CourtNotices@sjr-law.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor PNC Mortgage bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
 MARGARET GAIRO on behalf of Creditor Diamond Credit Union ecfmail@mwc-law.com
 STEPHEN J ROSS on behalf of Plaintiff Angela G Houck CourtNotices@SJR-Law.com
 STEPHEN J ROSS on behalf of Debtor Dale L Houck CourtNotices@SJR-Law.com
 STEPHEN J ROSS on behalf of Plaintiff Dale L Houck CourtNotices@SJR-Law.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

STEPHEN J ROSS on behalf of Joint Debtor Angela G Houck CourtNotices@SJR-Law.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:			
Debtor 1	Dale L Houck		
	First Name	Middle Name	Last Name
Debtor 2	Angela G Houck		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 10-23407-ref			

Social Security number or ITIN	xxx-xx-1514
EIN	__-_____-
Social Security number or ITIN	xxx-xx-5662
EIN	__-_____-

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dale L Houck

Angela G Houck

7/21/16

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.